



# Residential Loan Application

## Broker Details

Submit completed application pack and all supporting documents to:

1. Email: [applications@redzed.com](mailto:applications@redzed.com)      2. LoanApp if you are submitting through your Aggregator

|  |                                 |
|--|---------------------------------|
| Introducer Business Name (Your Business) | Aggregator Name (if applicable) |
| <input type="text"/>                     | <input type="text"/>            |
| Introducer Name (You)                    | Introducer Email Address        |
| <input type="text"/>                     | <input type="text"/>            |
| BDM Name                                 | Introducer Phone Number         |
| <input type="text"/>                     | <input type="text"/>            |
| Number of pages                          | Date                            |
| <input type="text"/>                     | ___/___/___                     |

## Your Australian Credit License (ACL) Authorisation

### Complete if you have been appointed as a Credit Representative

Are you a Credit Representative to your abovementioned aggregator?  Yes (complete section A)  No (complete section B)

#### SECTION A

Aggregator's ACL Number \*Mandatory       Your Credit Representative Number \*Mandatory

#### SECTION B

Name of ACL Holder (licencee under which you operate)       ACL Number

Your Credit Representative Number

### Complete if you are a Representative (Director /employee) of the ACL holder

Name of ACL Holder (licencee under which you operate)       ACL Number

You are a Director of this licensee  Yes  No

You are an employee of this licensee  Yes  No

**Note: Wherever there is inadequate room to adequately explain the Applicant's position, please annex an additional signed statement.**



# Residential Loan Application

## Checklist

### Application Form

- Broker Section **fully completed**
- Borrower Section fully completed, signed and witnessed

### Income Evidence

#### PAYG applicants any two (2) of the following documents are required

- YTD payslip covering a minimum of 2 pay cycles (dated within 6 weeks of application)
- Most recent group certificate or tax assessment notice
- Letter of employment (*on company letterhead detailing gross & net base salary, length & mode of employment*)
- Bank statement confirming salary deposits

#### Self-Employed applicants - Full Doc

- Most recent individual/company/trust tax return (*if for an accounting period that ended more than 6 months ago 2 most recently lodged BAS also required*)
- ATO Notice of Assessment

*Builders and developers must provide 2 years financials.*

#### Self-Employed applicants - Alt Doc

- "Alt Doc Declaration & Verification Pack" completed, signed, dated & witnessed
- Accountant's Declaration (*this is the last page of the "Alt Doc Declaration & Verification Pack" to assist with verification of the declared income, where deemed necessary we may also seek additional income verification*)

#### Where an Accountant's Declaration is unavailable

- ATO portal to confirm tax is paid up to date, plus;
- 6 months lodged BAS, or;
- 6 months business trading statements

*To assist with verification of the declared income, we may seek additional income verification*

#### Other income - any one (1) of the following documents is required

- Centrelink statement (dated within 6 weeks of application)
- Copy of lease/rental statement or Real Estate Agent's letter of appraisal (dated within 3 months of application)

*N.B Bank statement confirming 6 months rent required for private agreement*

### Expense/Liability Evidence

- 6 months statements on all mortgage facilities being refinanced (*issued within 6 weeks of application*)
- Most recent statement on all **mortgage** facilities not being refinanced
- Most recent monthly statement for all **unsecured/vehicle** debts (where impairment exists we recommend 6 months)
- Most recent statements (3 months) for applicants main transactional banking account
- Copy of council rates notice on security properties

### Identification Documents

If you are a RedZed Verification Agent that has conducted a Face-to-Face interview please provide:

- RedZed Customer Identification Checklist,

#### In all other scenarios we require the below;

- RedZed Customer Identification Checklist (if ID verified Face-to-Face)  
**or**
- Non Face-to-Face RedZed Customer Verification Form (if ID verified Non Face-to-Face),  
**and** one of the below options;
- Australia Post VOI Form, or;
- MaxID Process; or
- ZipID VOI Form

### Other

- Completed serviceability calculator
- Remove all Tax File Numbers
- Copy of Trust Deed (*for all Trust applications*)
- Signed Contract of Sale/Purchase Contract/Vendor Statement including Section 32 or copy of title
- Credit Quote (or madate) Signed & Dated (*if you are charging a Fee for Service*)

**Note: Wherever there is inadequate room to adequately explain the Applicant's position, please annex an additional signed statement.**



# Finance Summary

Existing RedZed Customer  Yes  No

Applicant 1 Name (Individual or Company)

Applicant 2 Name (Individual or Company)

Trust Details

RedZed Product Type (please select)  SE Prime  Reward  Recharge  Refresh  Other (e.g. promotion)

Full Doc  Alt Doc

Key Dates Finance clause expiry date \_\_\_/\_\_\_/\_\_\_ Anticipated settlement date \_\_\_/\_\_\_/\_\_\_

Risk Fee Capitalisation Instructions (Please refer to Lending Guide for restrictions relating to capitalising the risk fee) Capitalise risk fee  Yes  No

## Valuation Instructions

- Valuation has been ordered via Valocity and is included with this submission
- Valuation has been ordered via Valocity and will be forwarded upon receipt
- RedZed to order the valuation via Valocity upon issuing conditional approval

## Delivery Of Mortgage Documents

Documents will be sent via eSign where eligible. eSign qualification criteria available in the RedZed Product Guide.

Please note: Documents will be issued via eSign if eligible. If your applicant does not want the eSign option if available please opt out

Please select your preferred address for delivery should eSign not be available.

Introducer Address

Applicant's Current Street Address

or

Loan Purpose  Purchase  Purchase & Refinance  Refinance  Refinance & Debt Consolidation

## Finance Details

|   |           |  |       |
|---|-----------|--|-------|
| Property Purchase                         | \$        | <b>Loan Account (1)</b>                    | \$    |
| Mortgage Refinance                        | \$        | Total Loan Term                            | Years |
| Debt Consolidation                        | \$        | Interest Only Term (Investment loans only) | Years |
| Repay Outstanding Defaults                | \$        | LVR  | %     |
| Cash Out (please provide details page 3)  | \$        | Anticipated Interest Rate*                 | %     |
| Risk Fee                                  | \$        | Risk Fee                                   | %     |
| Other Fees & Charges                      | \$        | <b>Loan Account (2)</b>                    | \$    |
| Brokerage (credit quote must be supplied) | \$        | Total Loan Term                            | Years |
| Other                                     | \$        | Interest Only Term (Investment loans only) | Years |
| Minus Customer's Contribution             | \$        | LVR  | %     |
| <b>Total Loan Required</b>                | <b>\$</b> | Anticipated Interest Rate*                 | %     |
|   |           | Risk Fee                                   | %     |

\* Please note you can opt to reduce your commission and pass the benefit onto your borrower.

## Purpose of credit sought



# Finance Summary

**Clients' Objectives & Requirements** (including medium to long term requirements and priorities)

**Suitability**

Does the RedZed loan meet the client's objectives & requirements as identified by you in your preliminary assessment?  Yes  No  
If no, how have you addressed this?

**Further comments**

Is there a cash out component to the loan?  Yes  No (refer to product guide for qualification criteria)

|    |         |
|----|---------|
| \$ | Purpose |
| \$ | Purpose |
| \$ | Purpose |
| \$ | Purpose |
| \$ | Total   |

\* Please Note: Cash out requirements can vary according to product and/or amount required, please refer to Product Guide for requirements. A Statutory Declaration is required for cash out amounts greater than \$250,000.

**Credit Impairment**

If the client(s) has any credit impairment please provide an explanation as to circumstances responsible for these issues and measures taken to mitigate future issues. Please comment on whether the client is currently experiencing financial stress and if they have sought hardship relief with a current lender.

Comments/Explanations:

How many Defaults/Judgments/Court Actions have the applicants had?

How many mortgage repayments have been fully or partially missed in the past six months?

Comments/Explanations:

**Debt Consolidation Benefit** (consider using our Debt Consolidation Benefit Calculator which can be downloaded from the website)

|    |   |
|----|---|
| \$ | 1. Combined current monthly repayments to be consolidated (amount applicant(s) <b>should</b> be paying)                   |
| \$ | 2. Combined monthly average paid against these debts in past six months ( <b>actual</b> payments made)                    |
| \$ | 3. Proposed new loan repayment  |
| \$ | 4. Monthly benefit of consolidating debts through RedZed loan (combined average paid minus proposed new loan (2 - 3 = 4)) |

**Income**

How is the income derived? (type of work & means of payment)

Consistency of income (comment on seasonal impacts, period of increased/decreased income)



# Finance Summary

Did the applicant(s) experience reduced income in the past 12 months that affected their ability to meet their obligations?  
(If yes, including any effects of COVID-19, please provide an explanation)

## Serviceability

How does the applicant(s) plan to service the proposed debt on an ongoing basis? Record here any known circumstances that may affect serviceability/ability to make monthly repayments.

## Exit Strategy

Where an applicant's working life is expected to conclude prior to the expiry of the loan, what is the exit strategy?

## Security

Who will be the owners? (Please provide comment on any unique features, vacant land, acreage etc)

## Other/General

Date interview completed with Applicant/Guarantor 1 \_\_\_/\_\_\_/\_\_\_ Applicant/ Guarantor 2 \_\_\_/\_\_\_/\_\_\_

Will any of the Applicants/Guarantors need the services of an interpreter?  No  Yes (language: \_\_\_\_\_)

Was the interview with the Applicants/Guarantors conducted in English?  Yes  No (language: \_\_\_\_\_)



# Finance Summary

## Interviewing Declaration

- Option 1.  I confirm that I have conducted a face-to-face interview with the applicant(s).
- Option 2.  I confirm that I have conducted a video online interview (eg. Zoom, Skype, Microsoft Teams) or a phone interview and have arranged for their identification documents to be certified by an authorised person (*refer to website for the list of authorised persons*).

## Application sourced from a third party broker

This application has come to me via a third party broker referral (**please complete below**).

Referring broker name

Referring broker company

## I confirm that:

- 1) The referring broker is authorised to engage in credit activities and has complied with the requirements of the National Consumer Credit Protection Act
- 2) I confirm that the referring broker has not been banned from engaging in credit activities.
- 3) The referring broker has conducted a face-to-face interview with the applicant(s)
- 4) I, as the accredited RedZed accredited Introducer, hold a binding referral agreement with the referring broker or their business of employment
- 5) In accordance with the RedZed Master Introducer agreement that I operate under, I have conducted an independent interview with each of the applicant(s), verified their application particulars and discussed RedZed product parameters including all fees and charges.
- 6) The applicant(s) identification documents have been certified by an authorised person (refer to website for list of authorised persons).

RedZed Accredited Introducer Name

RedZed Accredited Introducer Signature

---

---



# 1.1 Customer Application

**Borrower Details** (if more than 2 applicants, please copy extra pages and complete details for each additional applicant).

## Applicant/Guarantor 1

Complete if borrower is a company/trust. Company details to be completed on page 12.

- Individual     Guarantor  
 Male     Female     Prefer not to say

Title  Given names

Surname

Trust Details (if applying as Individual as Trustee)

Date of Birth / /  Marital Status  Married  Single  De Facto  Other

|   |
|---|
| Tel. Home (    )  |
| Tel. Work (    )  |
| Mobile  |
| Email   |
| Driver's Licence # <input type="text"/> State Issued <input type="text"/> |

Do you have any dependents?  Yes  No

If yes, age of each dependent Age  Age  Age  Age

Current Residential Status  Own  Rent  Board  Living with Family

Residential address

At this address Date From / /  Date to / /

If less than 2 years, please complete previous address details

At this address Date from / /  Date to / /

Postal address

Are you a first time home buyer?  Yes  No

Please note RedZed is not an agent for the First Home Owner Grant (FHOG). You will need to apply for the grant directly.

Australian Citizen/Permanent Resident?  Yes  No  
(if no RedZed will not proceed)

Have you ever been bankrupt?  No  Yes date of discharge / /

Nearest relative in Australia not living with you and not a party to this loan:

|              |
|--------------|
| Name         |
| Phone number |
| Relationship |

## Applicant/Guarantor 2

Complete if borrower is a company/trust. Company details to be completed on page 12.

- Individual     Guarantor  
 Male     Female     Prefer not to say

Title  Given names

Surname

Trust Details (if applying as Individual as Trustee)

Date of Birth / /  Marital Status  Married  Single  De Facto  Other

|   |
|---|
| Tel. Home (    )  |
| Tel. Work (    )  |
| Mobile  |
| Email   |
| Driver's Licence # <input type="text"/> State Issued <input type="text"/> |

Do you have any dependents?  Yes  No

If yes, age of each dependent Age  Age  Age  Age

Current Residential Status  Own  Rent  Board  Living with Family

Residential address

At this address Date From / /  Date to / /

If less than 2 years, please complete previous address details

At this address Date from / /  Date to / /

Postal address

Are you a first time home buyer?  Yes  No

Please note RedZed is not an agent for the First Home Owner Grant (FHOG). You will need to apply for the grant directly.

Australian Citizen/Permanent Resident?  Yes  No  
(if no RedZed will not proceed)

Have you ever been bankrupt?  No  Yes date of discharge / /

Nearest relative in Australia not living with you and not a party to this loan:

|              |
|--------------|
| Name         |
| Phone number |
| Relationship |



# 1.2 Customer Application

## Applicant/Guarantor 1

**SELF-EMPLOYED** (complete this section if you are self-employed)

Occupation  Industry

Trading name  Sole Trader  Partnership  Company

Business address

GST registered?  Yes  No ABN

The business has been in operation since Month  Year

Has your income been consistent over the last 2 yrs?  Yes  No  
If no, what are the reasons?

Income verification  Full Doc  Self-Certified  
*If self-certified, you will need to complete section 2.1 of this application: RedZed Lending Solutions 'Alt Doc Declaration & Verification Pack'.*

**PAYG** (complete this section if you are a PAYG applicant)

Current employment type  
 Full time  Part time  Casual  Temporary

Occupation  Industry

Name of current employer

Employer address

Time with current employer: Date from \_\_\_/\_\_\_/\_\_\_ Date to \_\_\_/\_\_\_/\_\_\_  
 If less than 2 years, please complete previous employment details.  
 Previous occupation

Previous employer business name & address

Time with current employer: Date from \_\_\_/\_\_\_/\_\_\_ Date to \_\_\_/\_\_\_/\_\_\_

Income Table - PAYG/Verified income (all figures to be gross annual)

|                        |    |
|------------------------|----|
| Base (PAYG)            | \$ |
| Other (please specify) | \$ |
| <b>Total</b>           | \$ |

Will your employment change in the short term?  Yes  No

### ALL APPLICANTS TO COMPLETE THIS SECTION

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations? If yes, please provide details

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses) How will this affect your financial position?

## Applicant/Guarantor 2

**SELF-EMPLOYED** (complete this section if you are self-employed)

Occupation  Industry

Trading name  Sole Trader  Partnership  Company

Business address

GST registered?  Yes  No ABN

The business has been in operation since Month  Year

Has your income been consistent over the last 2 yrs?  Yes  No  
If no, what are the reasons?

Income verification  Full Doc  Self-Certified  
*If self-certified, you will need to complete section 2.1 of this application: RedZed Lending Solutions 'Alt Doc Declaration & Verification Pack'.*

**PAYG** (complete this section if you are a PAYG applicant)

Current employment type  
 Full time  Part time  Casual  Temporary

Occupation  Industry

Name of current employer

Employer address

Time with current employer: Date from \_\_\_/\_\_\_/\_\_\_ Date to \_\_\_/\_\_\_/\_\_\_  
 If less than 2 years, please complete previous employment details.  
 Previous occupation

Previous employer business name & address

Time with current employer: Date from \_\_\_/\_\_\_/\_\_\_ Date to \_\_\_/\_\_\_/\_\_\_

Income Table - PAYG/Verified income (all figures to be gross annual)

|                        |    |
|------------------------|----|
| Base (PAYG)            | \$ |
| Other (please specify) | \$ |
| <b>Total</b>           | \$ |

Will your employment change in the short term?  Yes  No

### ALL APPLICANTS TO COMPLETE THIS SECTION

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations? If yes, please provide details

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses) How will this affect your financial position?





# 1.3 Asset & Liability Position

## Assets/Liabilities

|                                   | Applicant            |                      | Value/Limit          | Amount Owning        | Interest Rate        | Financial Institution | Missed Payments (last 6 months) | Monthly Repayment    | Debt to be Cleared    |
|-----------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|---------------------------------|----------------------|-----------------------|
|                                   | 1                    | 2                    |                      |                      |                      |                       |                                 |                      |                       |
| Property owner occupied - Address | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/>            | <input type="text"/> | <input type="radio"/> |
| Investment property 1 - Address   | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/>            | <input type="text"/> | <input type="radio"/> |
| Investment property 2 - Address   | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/>            | <input type="text"/> | <input type="radio"/> |
| Investment property 3 - Address   | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/>            | <input type="text"/> | <input type="radio"/> |
| Car 1 - Make / Model / Year       | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/>            | <input type="text"/> | <input type="radio"/> |
| Car 2 - Make / Model / Year       | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/>            | <input type="text"/> | <input type="radio"/> |
| Other financial assets            | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/>            | <input type="text"/> | <input type="radio"/> |
| Credit/Store card                 | Limit                | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/>            | <input type="text"/> | <input type="radio"/> |
| Credit/Store card                 | Limit                | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/>            | <input type="text"/> | <input type="radio"/> |
| Credit/Store card                 | Limit                | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/>            | <input type="text"/> | <input type="radio"/> |
| Credit/Store card                 | Limit                | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/>            | <input type="text"/> | <input type="radio"/> |
| Other                             | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>  | <input type="text"/>            | <input type="text"/> | <input type="radio"/> |

## Other Assets

## Other Liabilities

|   | Applicant             |                       | Value                | Amount Owning        | Applicant             |                       | Details   | Debt to be Cleared    |
|---|-----------------------|-----------------------|----------------------|----------------------|-----------------------|-----------------------|---|-----------------------|
|   | 1                     | 2                     |                      |                      | 1                     | 2                     |   |                       |
| Total saving - Institutions                   | <input type="radio"/> | <input type="radio"/> | <input type="text"/> | <input type="text"/> | <input type="radio"/> | <input type="radio"/> | Details (eg. tax debt, family loans)                | <input type="radio"/> |
| Total shares - Institutions                   | <input type="radio"/> | <input type="radio"/> | <input type="text"/> | <input type="text"/> | <input type="radio"/> | <input type="radio"/> | Details (eg. tax debt, family loans)                | <input type="radio"/> |
| Other assets - Details (boats, caravans, etc) | <input type="radio"/> | <input type="radio"/> | <input type="text"/> | <input type="text"/> | <input type="radio"/> | <input type="radio"/> | Details (eg. balloon payments, expiring term loans) | <input type="radio"/> |
| Superannuation - Details                      | <input type="radio"/> | <input type="radio"/> | <input type="text"/> | <input type="text"/> | <input type="radio"/> | <input type="radio"/> | Rent (after loan is advanced)/ Board                | <input type="radio"/> |
| Superannuation - Details                      | <input type="radio"/> | <input type="radio"/> | <input type="text"/> | <input type="text"/> | <input type="radio"/> | <input type="radio"/> | Child Support / Maintenance                         | <input type="radio"/> |
| Home contents - Details                       | <input type="radio"/> | <input type="radio"/> | <input type="text"/> | <input type="text"/> | <input type="radio"/> | <input type="radio"/> | Buy Now Pay Later products (eg Zip Pay/After Pay)   | <input type="radio"/> |
| Insurance policies - Details (life, etc)      | <input type="radio"/> | <input type="radio"/> | <input type="text"/> | <input type="text"/> | <input type="radio"/> | <input type="radio"/> |   | <input type="radio"/> |
| Total net business assets - Details           | <input type="radio"/> | <input type="radio"/> | <input type="text"/> | <input type="text"/> | <input type="radio"/> | <input type="radio"/> |   | <input type="radio"/> |

|              | Value                | Amount Owning        |
|--------------|----------------------|----------------------|
| <b>Total</b> | <input type="text"/> | <input type="text"/> |



# 1.4 Living Expenses

## MANDATORY - YOUR AVERAGE MONTHLY LIVING EXPENSES

Please complete each box below with a monthly figure. If a category does not apply to you please put in \$0

| Current monthly expenses  | Monthly Repayment       | Applicant             |                       |                       |
|---|-------------------------|-----------------------|-----------------------|-----------------------|
|   |                         | 1                     | 2                     | Joint                 |
| Groceries   | \$ <input type="text"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Clothing & Personal care  | \$ <input type="text"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Education expenses (school fees, books, uniforms, camp fees, music lessons etc) | \$ <input type="text"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Child Care  | \$ <input type="text"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Insurance Premiums (health, home & contents, car, life, TPD, etc)               | \$ <input type="text"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Medical/Health Expenses   | \$ <input type="text"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Recreation/Entertainment (restaurants, memberships, holidays)                   | \$ <input type="text"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Communication expenses (i.e telephone, internet, pay TV, other subscriptions)   | \$ <input type="text"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Home Property Costs (utilities, council rates, maintenance etc)                 | \$ <input type="text"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Investment Property Costs (utilities, council rates, maintenance, land tax etc) | \$ <input type="text"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Transport (fuel, public transport, registrations, parking, tolls etc)           | \$ <input type="text"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Other expenses  | \$ <input type="text"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <b>Total</b>  | \$ <input type="text"/> |                       |                       |                       |

### Future changes to monthly expenses

After taking out this loan, do you envisage an increase or decrease to your monthly living expenses? If so please provide comments below.

Increase per month \$

Decrease per month \$

As part of the assessment of your application you may permit RedZed Lending Solutions to access your bank statements via [bankstatements.com.au](http://bankstatements.com.au), which is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 845 and illion Australia Pty Ltd ABN 95 006 399 677. If you do consent you will be sent a link to this website. You may decline to proceed at any time.

Do you consent to RedZed accessing your bank statements via [bankstatements.com.au](http://bankstatements.com.au)?

Applicant 1  Yes  No

Applicant 2  Yes  No

### Please note:

As part of this application process you will be required to provide the following.

- Mortgages: 6 months statements on mortgages being refinanced and the last issued statement on all other mortgages
- Other Debts (e.g. credit cards, car loans, personal loans): most recent statement
- Most recent statements (3 months) for applicants main transactional banking account
- A copy of council rates on security properties



# 1.5 Security Details

## Security Property 1 - Details

Property  Already owned  New purchase  
 Purpose  Owner Occupied  Investment  Vacant Land

Address of security

  


Estimated value of security

Names on title

  


### Title details

Volume  Folio  Other

  
 Contact name for valuation  
  
 Phone number (     )

### Purchases only

  
 Solicitor/Conveyancer name  
  
 Phone number (     )

## Security Property 2 - Details

Property  Already owned  New purchase  
 Purpose  Owner Occupied  Investment  Vacant Land

Address of security

  


Estimated value of security

Names on title

  


### Title details

Volume  Folio  Other

  
 Contact name for valuation  
  
 Phone number (     )

### Purchases only

  
 Solicitor/Conveyancer name  
  
 Phone number (     )

## Valuation Process

**Please note:** It is a requirement that all RedZed Lending Solutions Pty Ltd loan applications include an independent security valuation. All valuations for loans are ordered through an online application conducted by Valocity Pty Ltd ACN 613 496 790. Valuation costs are paid to the valuation firm that conducts the security appraisal and Valocity Pty Ltd. Costs are for the account of the applicant(s) and these may vary where a property needs to be quoted.

Indicative standard valuation costs are:

**\$385** (inc GST) for metro residential properties with estimated value up to \$1 Million

**\$770** (inc GST) for metro residential properties with estimated value between \$1 Million and \$2 Million

**\$990** (inc GST) for metro residential properties with estimated value between \$2 Million and \$3 Million

Fees will be individually quoted for properties with the following features;

\* A property with an estimated value above \$3 Million

\*\* Non standard property with specific features or is identified as a likely potential development site

\*\*\* Property that is in a non-metro location

If a valuation is cancelled after it has been ordered there may be a cancellation fee charged by the valuer.



# 1.6 Nomination For Receipt Of Information

### Nomination for Receipt of Information

The National Credit Code requires each borrower or guarantor to receive a copy of any notice or document in relation to their loan. However joint applicants or guarantors may nominate one of them to receive any notice or document in relation to their loan which would otherwise be sent to all of them. To arrange this please complete the nomination below.

I/We wish to nominate  Applicant/Guarantor 1  Applicant/Guarantor 2

### IMPORTANT:

Any person who has selected this nomination can at any time elect to cancel it by notifying RedZed Lending Solutions in writing. Upon cancellation, that person will then start to receive copies of all documents and notices in relation to their loan.

Name of Applicant/Guarantor/Director 1

Name of Applicant/Guarantor/Director 2

\_\_\_\_\_

\_\_\_\_\_

Signature

Date

Signature

Date

\_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

\_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

# 1.7 Business Purpose Declaration

### National Credit Code Business Purpose Declaration - for unregulated loans only

To: Perpetual Trustee Company Limited ('Credit Provider') Proposed loan of \$

I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

### IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code.

Name of Applicant/Guarantor/Director 1

Name of Applicant/Guarantor/Director 2

\_\_\_\_\_

\_\_\_\_\_

Signature

Date

Signature

Date

\_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

\_\_\_\_\_ / \_\_\_\_ / \_\_\_\_



# Privacy and Credit Reporting Statement (effective June 2021)

I/We acknowledge that I/we have made an application for credit from the Lender noted in the Schedule and that I/we have provided personal information and credit-related information to the Lender in connection with that application for credit. In this statement, “personal information” has the same meaning as it does in the Privacy Act 1988 (Cth) (Privacy Act) and “credit-related information” means credit information, credit eligibility information and CP derived information as those terms are defined in the Privacy Act.

The Lender generally collects, uses, holds and discloses the personal information and credit-related information that I/we provide for the purposes of assessing my/our credit-worthiness and for providing credit to me/us. The personal and credit-related information that the Lender may collect, use, hold and disclose includes my/our identity particulars including name, sex, address and previous two addresses, date of birth, name of employer, and details listed under any of my/our government-issued identity documents, including drivers licence or passport details; my/our application for credit or commercial credit; the fact that I/we have applied for credit and the amount; details of the amount and type of credit that have been provided to me/us by third parties or which I/we have guaranteed; any credit rating or credit assessment score that the Lender calculates about me/us or that a credit reporting body might provide to the Lender about me/us; details of any credit-related court proceedings or insolvency applications that relate to me/us; the fact that the Lender is a current credit provider to me/us; the fact that the loan repayments are overdue or that my/our loan repayments are no longer overdue; credit provided to me/us by the Lender has been paid or otherwise discharged and any other personal information or credit-related information that the Lender may collect about me/us either now or in the future.

I/We acknowledge and consent to the Lender also collecting personal and credit-related information about me/us from third parties. In such circumstances, I/we accept that the Lender will only be required to take such steps as are reasonable in the circumstances to ensure that I/ We are made aware of the matters contained in this privacy and credit reporting statement.

The Lender may collect and use personal and credit-related information about me/us for the purposes of:

- providing credit to me/us and ensuring the repayment of that credit;
- where I/we offer to guarantee credit being provided to a third party, any purpose related to the giving of that guarantee;
- assessing the risk of me/us being unable to meet a liability to repay the credit provided to me/us or that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery;
- managing and administering my/our relationship with the Lender;
- if I/we give our consent, for marketing purposes (either by the Lender or by third parties) to promote the products and services provided by the Lender or other organisations to me/us;
- verifying my/our identity and the validity of government-issued identity documents that I/we have provided; and
- complying with legislative and regulatory requirements.

I/We acknowledge that without the provision of my/our personal or credit-related information to the Lender, the Lender may be unable to process or accept my/our application for credit or to operate or manage the credit provided to me/us. I/We also acknowledge that the Lender may need to verify my/our identity (including where required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) or other applicable laws) and that it is impracticable for me/us to remain anonymous or use a pseudonym when dealing with the Lender.

The Lender may disclose personal or credit-related information of the kind it collects about me/us to:

- its related companies;
- debt collection agents and credit management agencies;
- credit reporting bodies and other credit providers;
- its service providers;
- its agents, contractors, and external advisers;

- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- real estate agents (where the credit relates to the purpose of property);
- government bodies and other regulatory authorities (including where this is required or authorised by law);
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- external dispute resolution bodies;
- all parties involved in securitisation of the Lender’s loans;
- other financial institutions and credit providers; and
- other parties named as a Lender.

Credit reporting bodies collect a range of credit-related information about individuals and use that information to provide credit reports to their customers relating to individuals who have applied for credit (or are guaranteeing credit). The credit reporting bodies that the Lender may disclose my/our credit-related information to and/or obtain my/our credit-related information from are:

- illion Data Registries Pty Ltd (whose contact details are available at [www.illion.com.au/contact-us](http://www.illion.com.au/contact-us)) (**illion**);
- Equifax Australia Information Services & Solutions Pty Ltd (whose contact details are available at [www.equifax.com.au/contact](http://www.equifax.com.au/contact)) (**Equifax**); and
- Experian Australia Credit Services Pty Ltd (whose contact details are available at [www.experian.com.au/contact-us/](http://www.experian.com.au/contact-us/)) (**Experian**)

These credit reporting bodies may include my/our credit-related information in reports provided to other credit providers to assist them to assess my/our credit worthiness. I/We acknowledge and consent to these credit reporting bodies (together with their related bodies corporate and their third party service providers) collecting, holding, using and disclosing my/our personal and credit-related information for identity verification purposes.

If I provide government-issued identity documents, including drivers licence or passport details, the Lender and/or any of the credit reporting bodies (or their related bodies corporate) that the Lender deals with may disclose this information in order to verify the document’s validity with the Document Verification Service managed by the Commonwealth Attorney General’s Department. Additionally, if I/we do not make any repayments or other installments of the credit provided by the Lender to me/us, if I/ we commit fraud or try to do so, or if I/we otherwise commit a serious credit infringement, the Lender may also disclose this information to these credit reporting bodies. I/We acknowledge that this may affect my/our ability to obtain credit in the future.

I/We acknowledge that I/we may obtain a copy of the credit reporting bodies’ credit reporting policies by contacting them using the contact details set out above. I/We acknowledge being informed that if:

- I/We believe that I/we have been a victim of fraud or identity theft, I/we have a right to contact the credit reporting bodies and ask them not to disclose my/our credit related information and that I/we should contact the credit reporting bodies using the contact details set out above if I/ we wish to make such a request; and
- I/We have the right to request that credit reporting bodies do not use any credit-related information about me/us that is held by them for the purposes of pre-screening any direct marketing by credit providers (including the Lender) and that I/we should contact the credit reporting bodies using the contact details set out above if I/ we wish to make such a request.

The Lender may hold personal and credit-related information about me/us in, or may disclose this information to third party service providers located in, one or more overseas countries. My/Our personal and credit-related information may be held in the United Kingdom, Japan, United States, New Zealand, India, Mexico and Germany.

The personal information you provide to the Lender as evidence of your identity (including as contained in documents evidencing your identity) (**Identity Information**) may be disclosed to illion for the purposes of verifying your identity, including:



# Privacy and Credit Reporting Statement (effective June 2021)

- checked by illion with the relevant government agency via the Document Verification Service (DVS); or
- with your consent, assessed by illion as to whether your Identity Information matches records held in illion's credit reporting database.

You can find more information about the DVS at

<https://www.idmatch.gov.au> or by telephoning/writing to:

Document Verification Service  
 Attorney-General's Department  
 3-5 National Circuit, BARTON ACT 2600  
 Call: 02 6141 6666  
 Email: DVS.Manager@ag.gov.au

If you consent:

- the Lender may disclose your full name, residential address and date of birth to illion and request them to provide an assessment of whether that information matches (in whole or in part) personal information held by them in their credit reporting database;
- illion may prepare and provide to the Lender such an assessment; and
- for the purposes of providing such an assessment, illion may use your name, residential address and date of birth and the names, residential addresses and dates of birth it holds about other individuals.

If you do not consent to the disclosure of Identity Information to illion for the purposes of verifying your identity, you may request that we verify your identity by using original or certified copies of your drivers licence or passport and any other documents we reasonably request.

I/we represent and warrant to the Lender that I/we are duly authorised to provide my/our personal and credit-related information to the Lender for these purposes.

I/We acknowledge and consent to:

- my/our personal and credit-related information being collected, used, held and disclosed for identity verification purposes and as otherwise described in this Privacy and Credit Reporting Statement;
- my/our personal and credit-related information being subject to an 'Information Match Request' in relation to relevant 'Official Record Holder' information held in the DVS and to a corresponding 'Information Match Result' being provided via the use of third party systems, as each of those terms is defined by the Attorney-General; and
- my/our personal and credit-related information being provided to a credit reporting body for the purpose of verifying my/our Identity Information.

The Identity Information you provide to the Lender will also be checked with various government departments via their websites. I/We acknowledge that my/our Identity Information may be checked with government agencies, including but not limited to the Department of Immigration & Citizenship and the Department of Foreign Affairs and Trade. I/We acknowledge that, if the relevant check proceeds on the relevant government agency website, this will be regarded as having assisted the Lender and credit reporting bodies (and their related bodies corporate) in verifying my/our personal and credit-related information.

Your Identity Information will also be used to check whether you are listed on a list of Politically Exposed Persons or on any other Australian or international

## Signature of Applicant/Guarantor

I/We declare that I am/We are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit.

Please tick if you consent to the Lender requesting illion to provide an assessment of whether your Identity Information matches records in its credit reporting database for the purpose of verifying your identity as detailed above.

I/We consent

I/We also confirm our agreement to the matters set out above:

### Signed Applicant/Guarantor 1:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
(Name printed)

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
(Name printed)

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

government sanctions list. I/We acknowledge and consent to my/our personal information being used and disclosed to service providers (wherever located), including Mergermarket Consulting (Singapore) Pte Ltd trading as Acuris Risk Solutions, for the purpose of checking whether I/we are listed on any Politically Exposed Persons list or other government sanctions lists.

If you do not provide your driver licence or passport details or your Identity Information is not verified by illion or the DVS, we may not be satisfied as to your identity and you may not be able to provide you with our services

By signing the acknowledgment below, I/we agree and consent to:

- the Lender collecting, holding, using and disclosing the personal information and credit-related information about me/us for the purposes set out above; and
- the parties involved in the securitisation of the Lender's loans collecting, holding, using and disclosing any personal information or credit-related information that they receive about me/us from the Lender for the purposes of risk assessment and management involved in the securitisation and complying with any applicable legislation and regulatory requirements, subject to any restrictions imposed on the Lender under the Privacy Act.

The Lender will otherwise collect, hold, use and disclose my/our personal information in accordance with its Privacy Policy, which sets out how I/we may access and correct the personal information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our personal information. The Lender's Credit Reporting Policy sets out how the Lender will collect, hold, use and disclose any credit-related information about me/us, how I/we may access and correct the credit related information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our credit related information.

The Lender's Privacy and Credit Reporting Policy is available at [www.redzed.com.au/faqs](http://www.redzed.com.au/faqs)

### Schedule

1. In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

**RedZed Lending Solutions Pty Ltd**  
 (and its related bodies corporate) (together "RedZed")  
**ABN** 31 123 588 527  
 GPO Box 1693, Melbourne 3001  
**T** 1300 722 462

**Perpetual Trustee Company Limited** (and associated entities)  
**ABN** 42 000 001 007  
 Level 12, Angel Place, 123 Pitt Street, Sydney 2000  
**T** 02 9229 9000

2. A reference to the "Lender" includes any mortgage broker or originator engaged by me/us to submit a loan application to RedZed.

Please tick if you do not consent to the Lender using or disclosing my personal information for the additional purpose of telling me about other products or services of RedZed or other organisations.

Applicant/Guarantor 1 Do not consent

Applicant/Guarantor 2 Do not consent



# Alt Doc Declaration & Verification

## Only required for an Alt Doc application

To be used to support applications for finance, where one or more applicants are self-employed and unable to provide full tax returns.

In order to meet our obligations under NCCP including responsible lending obligations, the level of enquiries made to verify an applicant's financial position, may vary depending on the individual circumstances of the applicants(s).

In order to verify an applicant(s) declared income; we will require as a minimum, one of the following supporting documents:

- Option 1.** RedZed Accountants Declaration (found on page 10 of this document); or
- Option 2.** 6 months Business Activity Statements (BAS); or
- Option 3.** 6 months business trading statements.

We make our credit decision based on the application for finance in its entirety. Whilst the provision of the information in this pack may be sufficient to enable a lending approval, we reserve the right, where we consider it necessary, to seek additional information to complete our verification and meet our obligations.

**If an Accountant's Declaration is used, please note that we will be contacting your accountant.**



# 2.1 Income Declaration

## Guarantor only applicable for Company/Corporate Applications

### Applicant/Guarantor 1

Full Name

Name of Business that your income is derived from

ABN  Type of Business (Activity/Industry)

### Applicant/Guarantor 2

Full Name

Name of Business that your income is derived from

ABN  Type of Business (Activity/Industry)

### Annual Taxable Income Table (the total income you have derived annually from your business)

The income that is declared below represents the **actual income** earned for the twelve (12) month period ending

#### Personal Income

This should represent your self-employed income, from the business noted above, and could include your salary, directors drawings, trust distributions and share of profits etc. This figure **should not** include income from other sources (e.g. rent) or non-recurring income such as capital gains.

Salary/Directors Fees/Trust Distributions \$

Your share of any net business profit \$

**Total Personal Income** (from your business) \$

Other regular annual income (e.g. rent) \$

Please supply relevant documentation (e.g. lease agreement)

Salary/Directors Fees/Trust Distributions \$

Your share of any net business profit \$

**Total Personal Income** (from your business) \$

Other regular annual income (e.g. rent) \$

Please supply relevant documentation (e.g. lease agreement)

#### Company Income (Company Applicants Only)

This should reflect your company's Net Profit Before Tax over the 12 month period noted above (after the deduction of all business expenses). This figure **should not** include income from other sources, non-recurring income (e.g. capital gains) or salaries to the related parties noted above.

Company Net Profit Before Tax \$

#### Alt Doc Application Declaration

**The lender recommends that all proposed Applicants/Guarantors seek independent legal and financial advice prior to obtaining a loan. If the Applicants / Guarantors are in any doubt regarding their ability to repay this loan, do not borrow the money.**

LENDER Perpetual Trustee Company Limited &/or RedZed Lending Solutions ("Lender or You")

Loan amount applied for (excluding capitalised risk fee)  Term  Anticipated monthly repayment \$

I/We have asked You to rely on our representations that We are able to repay this loan. We promise You that:

- (a) I/We are aware of our financial obligations under our proposed loan with You and I/We are fully able to meet our obligations under this loan, furthermore the loan repayment will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) without incurring any financial hardship as and when they fall due;
- (b) I/We request You to assess this facility without standard documentary evidence of my/our income and financial position as such documentary evidence is not readily available or would not be a true representation of my/our financial position;
- (c) I/We are aware that the interest rate payable to You is higher than the rate which would be payable if I/We qualified for a standard loan product by the provision of satisfactory documentary evidence of my/our income and financial position;
- (d) I/We have reviewed the loan application and this declaration and confirm its accuracy, including any parts of the document that are not completed in my/our handwriting;
- (e) I/We consent to the Lender or its representatives contacting my/our accountant named in Section 2.2 to discuss my/our declaration and financial position; and
- (f) I/We consent to my/our accountant named in Section 2.2 providing the Lender with information required to confirm my/our income including BAS and/or trading statements as appropriate.

#### We acknowledge that You are relying on this Declaration in considering or not to approve our loan application.

Full name of Applicant/Guarantor 1

Signature \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Witness' name (Must not be a party to this loan)

Witness' signature \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Witness' name (Must not be a party to this loan)

Witness' signature \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_ / \_\_\_\_ / \_\_\_\_





# 2.2 Accountant's Declaration

## Self-Certified loans only

This statement is to be completed and signed by the applicant(s) current accountant or tax agent in support of the applicant(s) income declaration made to RedZed Lending Solutions.

To Perpetual Trustee Company Limited (ABN: 42 000 001 007) & RedZed Lending Solutions Pty Ltd (ABN: 31 123 588 527)

Re:  Name of Applicant(s) - Application for finance

Accountant Name  Accountant Firm / Trading Name

ABN  Phone Number

Business address

Industry Body Member  Registered tax agent  Yes  No BAS/Tax Agent Number

I am the accountant/tax agent for the above named applicant(s) and have acted for them in this capacity since \_\_\_\_ / \_\_\_\_

I still act for them in this capacity

I confirm the applicant has been operating his/her current business \_\_\_\_\_ ABN \_\_\_\_\_ since approximately \_\_\_\_ / \_\_\_\_.

I am aware the applicant(s) have completed a self-declaration of income as part of their application for finance.

I understand the applicant(s) have applied for a loan, repayable by monthly instalments of \$ \_\_\_\_\_ over \_\_\_\_\_ years at a variable interest rate of \_\_\_\_\_ % p.a.

I am not aware of any planned changes that would adversely affect their income as declared.

Based on my recent knowledge of the financial position of my client and my client's business, I do not know of any factors that would either affect the applicant's ability to make the above repayments or cause them substantial financial hardship.

I confirm the applicant(s) are registered tax payers with the Australian Tax Office. I was involved in the preparation and lodgement of their most recent lodged tax return with the tax office.

I acknowledge that you may want to discuss aspects of the applicant(s) business and declared income with me.

I confirm I am not related to any of the applicants, nor have any obvious conflicts of interest in completing this declaration.

A referral fee for the placement of this loan is being paid to me  Yes  No

Comments (additional disclaimers)

### Accountant Disclaimer

RedZed Lending Solutions acknowledges that this accountant's declaration has been provided in good faith and takes into account the knowledge of the client's circumstances as at the date provided. We understand that you do not provide any guarantee around the applicants likelihood to make repayments under any loan provided based on this declaration and that you have not provided any recommendations as to the appropriateness or otherwise of the proposed loan. This is valid for 90 days from the specified date.

Signature of accountant \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_



# 3.1 Company Details

This section only needs to be completed if the applicant to the loan includes a Company or Corporate Trustee. The Company Directors providing their guarantee to this application need to complete Section 1 of this application form as Guarantors.

Please ensure ALL company directors and/or primary beneficiaries complete Section 1 as Guarantors

|  |   |
|--|---|
| Company Name<br><input type="text"/>               | ABN<br><input type="text"/>   |
| Trust Name (if applicable)<br><input type="text"/> | GST registered <input type="radio"/> Yes <input type="radio"/> No       |
| Business Address<br><input type="text"/>           | Time in business <input type="text"/> Years <input type="text"/> Months |
|  | Business phone ( <input type="text"/> ) <input type="text"/>            |
|  | Mobile phone <input type="text"/>                                       |

### Who are the shareholders?

|                              |                                 |                                  |
|------------------------------|---------------------------------|----------------------------------|
| Name<br><input type="text"/> | Owned<br><input type="text"/> % | Position<br><input type="text"/> |
| Name<br><input type="text"/> | Owned<br><input type="text"/> % | Position<br><input type="text"/> |
| Name<br><input type="text"/> | Owned<br><input type="text"/> % | Position<br><input type="text"/> |
| Name<br><input type="text"/> | Owned<br><input type="text"/> % | Position<br><input type="text"/> |

### Who are the primary beneficiaries?

|                              |                                      |                               |
|------------------------------|--------------------------------------|-------------------------------|
| Name<br><input type="text"/> | Relationship<br><input type="text"/> | <input type="radio"/> Age 18+ |
| Name<br><input type="text"/> | Relationship<br><input type="text"/> | <input type="radio"/> Age 18+ |
| Name<br><input type="text"/> | Relationship<br><input type="text"/> | <input type="radio"/> Age 18+ |
| Name<br><input type="text"/> | Relationship<br><input type="text"/> | <input type="radio"/> Age 18+ |

### Company asset & liability position

| Asset/Liability                                     | Value/Limit                      | Amount Owing            | Current Interest Rate  | Monthly Repayment       | Financial Institution | Missed payments last 6 months | Tick to Clear         |
|---|----------------------------------|-------------------------|------------------------|-------------------------|-----------------------|-------------------------------|-----------------------|
| Property 1 - Suburb<br><input type="text"/>         | \$ <input type="text"/>          | \$ <input type="text"/> | <input type="text"/> % | \$ <input type="text"/> | <input type="text"/>  | <input type="text"/>          | <input type="radio"/> |
| Property 2 - Suburb<br><input type="text"/>         | \$ <input type="text"/>          | \$ <input type="text"/> | <input type="text"/> % | \$ <input type="text"/> | <input type="text"/>  | <input type="text"/>          | <input type="radio"/> |
| Equipment - Details<br><input type="text"/>         | \$ <input type="text"/>          | \$ <input type="text"/> | <input type="text"/> % | \$ <input type="text"/> | <input type="text"/>  | <input type="text"/>          | <input type="radio"/> |
| Equipment - Details<br><input type="text"/>         | \$ <input type="text"/>          | \$ <input type="text"/> | <input type="text"/> % | \$ <input type="text"/> | <input type="text"/>  | <input type="text"/>          | <input type="radio"/> |
| Car 1 - Make / Model / Year<br><input type="text"/> | \$ <input type="text"/>          | \$ <input type="text"/> | <input type="text"/> % | \$ <input type="text"/> | <input type="text"/>  | <input type="text"/>          | <input type="radio"/> |
| Car 2 - Make / Model / Year<br><input type="text"/> | \$ <input type="text"/>          | \$ <input type="text"/> | <input type="text"/> % | \$ <input type="text"/> | <input type="text"/>  | <input type="text"/>          | <input type="radio"/> |
| Cash Savings<br><input type="text"/>                | \$ <input type="text"/>          | \$ <input type="text"/> | <input type="text"/> % | \$ <input type="text"/> | <input type="text"/>  | <input type="text"/>          | <input type="radio"/> |
| Credit card<br><input type="text"/>                 | Limit<br>\$ <input type="text"/> | \$ <input type="text"/> | <input type="text"/> % | \$ <input type="text"/> | <input type="text"/>  | <input type="text"/>          | <input type="radio"/> |
| Credit card<br><input type="text"/>                 | Limit<br>\$ <input type="text"/> | \$ <input type="text"/> | <input type="text"/> % | \$ <input type="text"/> | <input type="text"/>  | <input type="text"/>          | <input type="radio"/> |
| Other<br><input type="text"/>                       | \$ <input type="text"/>          | \$ <input type="text"/> | <input type="text"/> % | \$ <input type="text"/> | <input type="text"/>  | <input type="text"/>          | <input type="radio"/> |
| Tax Debt<br><input type="text"/>                    |                                  | \$ <input type="text"/> |                        |                         |                       |                               | <input type="radio"/> |

### Declaration

|                             |                                  |                     |
|-----------------------------|----------------------------------|---------------------|
| Name of Director 1<br>_____ | Signature of Director 1<br>_____ | Date<br>___/___/___ |
| Name of Director 2<br>_____ | Signature of Director 2<br>_____ | Date<br>___/___/___ |